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Ontario

Your Guide to Ontario's Housing Programs

Ministry of Housing



"Our goal is to make basic, affordable housing available to all in Ontario. That is what our Assured Housing Policy is all about. And through an improved housing supply, a new rent review system, a dynamic new strategy for the building industry and the effective use of government-owned lands — we will achieve that goal.

This booklet is designed to provide you with information about housing programs that are available to assist you and the people in your community."



A stylized, handwritten signature in black ink, which appears to read "Alvin Curling".

Alvin Curling
Minister of Housing

The Assured Housing Policy

The Government of Ontario is working to achieve an era of assured housing for the people of this province through a program based on five essential elements:

- A fair and effective system for protecting the rights of tenants
- A policy of equitable treatment for owners of rental property, in a climate of increased confidence
- Prompt measures to meet essential housing needs, with the government assuming an active role
- A commitment to a dynamic, efficient building industry which will continue to be a major source of employment in Ontario
- An era of improved co-operation and conciliation among governments, producers and consumers of housing throughout the province.

Introduction

The Ministry of Housing is responsible for strategies to help meet the need for affordable rental housing. While encouraging the conservation of existing accommodation, it provides – through Ontario Housing Corporation – rent-geared-to-income housing for qualified low and moderate-income households, and helps support municipal, private and co-operative non-profit housing.

The Ministry also administers rent review legislation; helps ensure that all structures in Ontario are built safely and efficiently by developing and maintaining the Ontario Building and Plumbing Codes; and is responsible for strategies to strengthen Ontario's building industry through the Building Industry Strategy Board.

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Non-Profit Housing Program

Under this program, non-profit housing corporations owned by municipalities, private or co-operative community groups build and manage rental housing with assistance from the federal and provincial governments.

A minimum of 40 per cent of the units in each municipal and private non-profit project are allocated to the neediest households in the community, which pay rents based on their household income rather than on the size or type of accommodation. Rules are slightly different for co-operative non-profit projects.

A total of 6,700 units were committed in 1986, with an equal number anticipated for each of the next four years.

The remaining 60 per cent of units may be made available to those with eligible household incomes, or to households that can afford market rents, or to a combination of the two groups.

Eligible households qualify for rent-geared-to-income assistance if they cannot afford market rents in the project without paying more than 25 per cent of their incomes in rent.

Tenants eligible for rent-geared-to-income assistance under the program include families, senior citizens, and physically, developmentally and psychiatrically-handicapped people.

Some units may be built for people requiring some form of support care, and innovative demonstration projects for low-income single people are also considered.

The exact mix of income groups housed in each project is set by the individual housing corporation, reflecting program criteria based on the particular needs of the local community.

The federal and provincial governments share, on a 60-40 basis, the cost of subsidies to cover the difference between the actual cost of operating the building and the rents paid by those tenants who are in what is referred to as 'core need'. These are defined as people who would have to pay more than 30 per cent of their incomes to rent suitable accommodation in their community.

Subsidies for tenants who do not fall into this category are paid by the province alone.

Development grants and interest-free loans are available to corporations developing their first projects.

Renterprise

The rental supply initiative Renterprise is designed to stimulate the construction of some 5,000 modest market rental units for families in areas of the province that demonstrate low rental vacancy rates and a need for rent-geared-to-income housing.

The program will create some 12,000 jobs (person years) of employment in the construction and related industries.

Assistance to builders is in the form of 15-year, interest-free loans which help to bridge the gap between economic and market rents. The amount of the loans depends on the project costs and first mortgage financing at reasonable interest rates.

Developers selected under the program are required to offer up to 40 per cent of their units for use under the Rent Supplement Program, the cost of which is subsidized by the federal and provincial governments.

Tenants for those units will be selected from the local housing authority priority list and will pay rents based on their income rather than market rents. The difference between geared-to-income rents and market rents would be provided wholly by OHC.

At least five per cent of the units in a building must be designed especially for physically-handicapped persons, unless a developer can show that the market cannot support this percentage.

Convert-to-Rent

Ontario is offering interest-free loans of between \$5,000 and \$7,000 per unit to help produce some 10,000 moderate-cost rental housing units, primarily through conversions of non-residential buildings under the Convert-to-Rent program.

Loan assistance is also available for the production of hostel-type accommodation for single people, as well as new rental housing within single-family homes. Additional loans of \$2,000 are available for units that are accessible to physically-handicapped persons.

Factories, schools, warehouses and space over retail stores are eligible for conversion into apartments. New rental housing can be constructed on existing non-residential properties or through a combination of conversion and construction on non-residential sites.

In keeping with the program's intent of making better use of existing facilities, space in residential complexes that is not used for shelter – such as garage and storage areas – may be converted. The interest-free loans are also available for building new rental units onto existing housing projects and adding new rental units on residential sites.

Low-Rise Rehabilitation Program

This program offers landlords forgivable loans of up to \$5,000 per unit to help them upgrade some 17,000 older low-rise apartments in Ontario over the next four years. The apartments must be in buildings of less than five storeys and must have been built prior to 1960.

Administered by municipalities, the program is designed to improve the physical condition of low-rise rental housing while retaining its suitability for low and moderate-income tenants.

About 30 per cent of Ontario's rental housing is in low-rise apartment buildings, duplexes and triplexes. At least 3 out of every 5 of these units are more than 25 years old. Many of these buildings are now in need of upgrading of essential services such as plumbing, wiring and heating.

Municipalities wishing to take part in the program must have property maintenance and occupancy standards by-laws. They must also have experience in administering housing rehabilitation programs.

Only essential repairs required to bring the building up to minimum standards, set out in the by-law, will be eligible.

Landlords with buildings of ten or more units may be asked to offer ten per cent of the units to the Rent Supplement Program, under which tenants pay rent based strictly on household in-

come, rather than the size or type of accommodation provided.

A forgivable loan of up to two-thirds the cost of rehabilitating a unit is available. No repayments will be made for the first five years of the loan. After that, forgiveness will be earned at the rate of ten per cent per year, subject to certain conditions which include the units remaining as rental housing.

High-Rise Rehabilitation Program

This demonstration project is designed to assess the magnitude of rehabilitation work required in Ontario's high-rise buildings and to determine the government's level of involvement in assisting this activity.

High-rise buildings account for about 430,000 apartments – more than 40 per cent of rental housing in the province. By 1990, about half of the buildings will be more than 20 years old, and signs of physical deterioration are becoming apparent.

The project will also involve experimenting with different technologies that can be used in upgrading work. The results of the research and development will be made available to companies and organizations involved in high-rise properties, so that problems associated with aging housing stock can be tackled effectively.

The first phase of this four-year project involves consultation with special interest groups such as landlords, property managers and the Association of Municipalities of Ontario.

Ontario Home Renewal Program

Administered by municipalities in many areas of the province, this program assists homeowners in upgrading their homes, with an emphasis on faulty structural and sanitary conditions and on plumbing, insulation, heating and electrical systems.

Loans of up to \$7,500 are made to eligible owner-occupants who wish to bring their homes up to standard. A portion of a loan may be forgiven, depending on the recipient's income.

Physically-handicapped homeowners, or home-

owners with physically-handicapped relatives residing permanently with them, may qualify for loans of up to \$9,500 to cover extra costs involved in alterations that make homes more appropriate for their needs.

For applicants, the maximum annual qualifying family income, after allowable deductions are made, is \$20,000, effective August 1, 1986.

For local information, contact your municipal clerk.

Rent Supplement Program

Ontario Housing Corporation acquires the use of rental units in properties not owned by the corporation, with qualified families, senior citizens and handicapped persons paying rents based solely on their incomes.

OHC has agreements covering some 11,000 rent supplement units across Ontario. The federal and provincial governments subsidize the difference between the rent paid by tenants and the

full rental rate, as negotiated between the Ministry and participating landlords.

Generally, no more than 25 per cent of the units in a complex or building are leased under the program.

The landlord chooses prospective tenants from the local housing authority priority list for rent-geared-to-income housing.

Ontario Community Housing Assistance Program (OCHAP)

Ontario provides subsidies for private non-profit and co-operative housing developments.

Private non-profit and co-operative programs administered by the federal government call for some units to be allocated to persons eligible for rent-geared-to-income housing. In certain projects offering special support care services, up to

100 per cent of the units may be allocated on a geared-to-income basis.

The province pays 100 per cent of the difference between geared-to-income charges and the established monthly payments for the units that are being subsidized under the program.

Starter Homes

The Ministry has launched a small-scale project to demonstrate the long-term potential for creating low-cost, yet attractive, starter homes for families. Modest financial incentives are being offered to municipalities to work with builders to produce eligible units.

The project is designed to develop expertise on the part of municipalities and builders in reducing construction and development costs without lowering quality standards, and to provide renters with a reasonable-cost housing alternative and the chance to become homeowners.

Significant savings can be made in housing production costs by changing engineering and site planning standards. The changes could apply to sewage and utilities connections, road allowances, lot and unit sizes.

The Ministry is offering a grant to municipalities of \$2,500 for each unit produced. A total of 1,000 detached and semi-detached houses and townhouses, as well as condominiums, will qualify for the incentive grants.

In order to be eligible, a municipality must have a rental stock that accounts for at least 30 per cent of its total residential accommodation.

Communities near major metropolitan areas that attract potential homeowners from outside their jurisdictions may take part in the project, even if they do not meet the 30 per cent requirement. Participating communities must have an Official Plan.

Federal-Provincial Rural Housing Program (Ownership)

Mortgage payments are geared to the household's income under this home purchase program administered by the federal government.

Assistance is provided for the acquisition and rehabilitation of existing family units, or for the construction of new family units in rural communities with populations of less than 2,500.

Canada Mortgage and Housing Corporation, the federal agency, provides 75 per cent of the funds of this mortgage payment-geared-to-income program, and Ontario Housing Corporation, 25 per cent.

Municipal Housing Statement Program

The Ministry offers study grants or technical assistance to help municipalities prepare or update their housing statements.

A municipal housing statement defines a municipality's housing requirements and policy directions. It consists of two major components – a housing market analysis and the basis of a housing strategy.

Housing statements also examine issues affecting maintenance of housing, such as housing renewal, quality of housing, energy efficiency and the conversion of vacant core area space to rental housing.

When endorsed by a municipal council and approved by the Ministry, a housing statement can form the basis for a municipality's request for federal and provincial assistance for housing programs.

Municipal Building Profile Program

The program is designed to help municipalities define the characteristics of their rental housing by age, location and type of projects.

Grants of up to \$20,000 are being made to urban municipalities in which rental stock makes up a fair proportion of their total housing.

Aided by comprehensive profiles of the rental accommodation within their boundaries, municipalities will be able to make plans for the future of their rental housing and to benefit from any available government assistance such as support for the upgrading of older rental stock.

✓ The first phase of the four-year Municipal Building Profile Program involves extensive liaison with municipal representatives, including planning and building officials, in order to encourage project proposals.

Property Management Support Program

This program encourages the use of education and training programs for landlords through the joint development of seminars, courses, visual aids and information packages. Wherever possible, these programs will make use of existing resources.

Studies have shown that a high proportion of rental housing is operated as small businesses; these landlords have indicated a desire for better information and training in important operational areas. These include finance, accounting, rent review procedures, landlord and tenant legislation, and maintenance and modernization strategies.

The Ministry is working with landlord representatives in defining their priorities, developing appropriate training packages and ensuring a workable delivery system.

Seniors' Retirement Communities Project

Retirement communities are planned residential areas designed for adults 50 years or older. They can range from groups of mobile homes to detached, single family houses. Most retirement communities consist of two elements: a number of housing units and a community-shared, non-residential facility.

The senior citizen retirement community is one of several housing options for seniors being explored by the Ministry. The planning period associated with the development of seniors' ownership retirement communities is often lengthy. This not only increases costs, but also discourages others from developing such communities. In addition, it is not clear how well projects being developed are integrated with the social service networks in the community.

The Ministry is offering municipalities incentive grants to encourage them to accelerate the approval process of planned retirement communities. A grant of \$2,000 for each unit sold in a planned seniors retirement community is being offered to municipalities.

The grant can be used by the municipalities to cover costs associated with the impact the retirement community may have on physical or social services, such as sewers and water, fire protection, health care and visiting home-makers. Alternatively, the municipalities may choose other uses for the grants.

Federal-Provincial Senior Citizen Rural Housing Program

Where a need has been determined, a limited number of senior citizen rent-geared-to-income projects may be built in communities with populations of less than 2,500.

Capital funding is shared by the federal and provincial governments on a 75:25 ratio. In both organized and unorganized communities, operating deficits are shared on the same 75:25 basis. Projects developed by the province are managed by local housing authorities.

Seniors' Co-ownership Demonstration Project

Many senior citizens have indicated they would like to move out of their large homes and buy a smaller, easy-to-maintain type of housing.

The Ministry is combining this need with its own objective of improving the use of our older, larger housing stock.

Through the Seniors Co-ownership Demonstration Project, the Ministry is encouraging the conversion of existing single-family houses into multiple units that will be sold as condominium or co-operative units. This concept can work especially well in rural and smaller communities that have houses too large for the needs of their owners.

With the help of municipalities, local sponsors and senior citizens' housing groups, the Ministry will work through the legal, economic and practical issues involved in conversion of these single-family houses to co-ownership.

Groups participating in this demonstration project are eligible for the following grants: \$3,000 for organizational assistance; \$10,000 for planning, legal and architectural assistance ("soft costs"); and up to \$5,000 per unit (to a maximum of \$30,000 per project) for renovation costs.

Although not the primary goal of the demonstration, there are cases in which grants for organizational and "soft" costs can be made available for unique, new construction of seniors' housing.

Home Sharing

The Ministry is promoting the concept of sharing housing, a living arrangement often practised by younger people and recently shown to be an excellent housing alternative for the elderly.

Each person has his or her own private space and shares some common areas such as the living room and kitchen. With the advantages of company, shared housekeeping and lower costs, this approach can provide the kind of supportive environment many elderly need in order to live independently in the community.

The Ministry has co-sponsored three match-and-share projects in Ottawa-Carleton and Metro Toronto, and over the next four years, this assistance will be extended to ten new home sharing projects.

The sharing concept will be supported and promoted through matching agencies which provide safe introductions and follow-up counselling.

Municipalities wishing to share the cost of counselling services may apply for grants of up to \$20,000 per year for two years, to cover up to 50 per cent of the operating costs.

The municipality must demonstrate the way in which the service would become integrated with area community and social services networks and must have a policy commitment to alternative housing for seniors.

The service need not be confined to seniors, but must be sensitive to seniors' needs. It must also serve both homeowners and renters.

Other eligibility requirements include a local administering board or committee comprising representatives of local housing, health and social services networks.

Portable Living Units for Seniors

An innovative approach to seniors' housing that originated in Australia, the so-called "granny flat" is a detached housing unit which can be placed in the yard of an existing family home. Intended solely for occupancy by an elderly parent or parents of the owner of the main house and property, the self-contained units are designed to be temporary and portable, so that they can be removed and relocated when no longer required.

The term "granny flat" originated because of the proportionately higher number of women in the 65-plus age group. Indeed, in Ontario for every 100 males in this age category, there are 140 females. However, the "granny flat" option is by no means exclusively for women.

To test the applicability of this housing approach, the Ministry is constructing and placing a small number of these units through its Portable Living Units for Seniors (PLUS) demonstration project. A total of 12 units are being produced during the demonstration, four each in three municipalities: the Regional Municipalities of Ottawa-Carleton and Sudbury and the City of Waterloo.

During the three-year demonstration, the units, owned and operated by the province, are rented to occupants at a rent equivalent to that of the nearest market alternative.

Based on an evaluation of the demonstration project, a decision will be made regarding the longer-term implications and opportunities of the concept as a private market housing alternative.

The Building Industry Strategy

The building industry is a major force in Ontario's economy. It is twice the size of the automotive industry and three times that of the agricultural sector. It employs close to 400,000 men, women and young people in some 80,000 firms across the province.

Yet the industry faces many challenges. Construction activity in Ontario has declined by 27 per cent over the last ten years as a share of gross provincial product. It suffers nearly 20 per cent unemployment, it is heavily burdened by regulations, and, because of fragmentation, it cannot act as a cohesive group to overcome its problems. In addition, education and training programs to support skills development and career growth are not meeting industry needs. After extensive consultations with representatives from all sectors of the industry, the Ministry of Housing has created a building strategy to revitalize Ontario's building industry.

As part of the Ministry of Housing's Assured Housing for Ontario strategy, the building industry strategy has five goals:

- Streamline building regulations;
- Expand production for both export and domestic markets;
- Improve productivity;
- Increase co-operation and awareness within the industry;

- Promote the establishment of a world-class building centre;

Several initiatives have been launched to achieve these goals. A Building Industry Strategy Board has been created with representatives from industry, labour and government. The Board has developed the strategy and will direct its implementation.

With respect to regulatory reform, a comprehensive program is underway to streamline the hundreds of provincial rules and regulations governing building. Simpler and clearer regulations will result in a speedier and more efficient building process and will encourage industry application of innovative technologies.

The Building Action Program offers financial assistance to municipalities to:

- Promote more efficient administrative practices in their building departments and
- Enhance the skills of their building staff.

Financial assistance available under the Building Administration Fund encourages municipalities to make changes to improve the processing of building permits, to refine inspection procedures, to upgrade building records maintenance and/or to share services with neighbouring municipalities.

The Building Officials Training Grant helps building officials acquire the new technical information and expertise they need to do the best

possible job in the face of rapid changes in their field.

Several initiatives are being carried out in the areas of helping to develop both new and existing markets for Ontario's building products and services.

Programs are underway to provide information on new export market opportunities; to identify import replacement opportunities; to expose foreign and domestic buyers to Ontario products and services; to improve government programs related to export development and import replacement; and to ensure that the necessary support structure is in place to capitalize on identified opportunities.

To help raise productivity within the industry, programs are being developed to ensure effective skills training, management improvement and career development. In addition, initiatives are underway to promote research, development and technology transfer among all industry sectors.

Task Force on Roomers, Boarders and Lodgers

The Ministry has commissioned a provincial task force to address the need for improved regulations to protect roomers, boarders, and lodgers, and to recommend ways to increase the supply of affordable housing for low-income single individuals.

This task force stems from the government's recognition of the acute housing problems faced by roomers, boarders and lodgers – and the need to provide concrete, long-term solutions to those problems.

The chairman of the task force, Dale Bairstow, is being assisted in his review by an advisory committee of tenants, landlords and municipal representatives.

The mandate of the task force is to develop recommendations with respect to:

- adequate supply of affordable, accessible accommodation for low-income single individuals;
- protection for occupants of single-room accommodation;
- positive response to specific areas of need wherever they occur in Ontario;
- recognition of the rights and requirements of landlords of this form of housing.

International Year of Shelter for the Homeless

The Ministry of Housing is co-ordinating Ontario's contribution to the United Nations 1987 International Year of Shelter for the Homeless.

The main objectives of the International Year of Shelter for the Homeless are to:

- Search for solutions to the causes and affects of homelessness;
- Strive for greater effectiveness in the provision of shelter and support initiatives for the homeless;
- Increase public awareness and understanding of issues related to the homeless.

Ontario's IYSH Secretariat provides administrative and research support to the Minister's Advisory Committee on IYSH, co-ordinates the participation of Ontario ministries and reviews ways for the Province to work with the federal government and other provinces and countries in seeking answers to world housing problems.

The Advisory Committee is made up of private citizens familiar with issues affecting the homeless and the hard-to-house in Ontario.

Ontario Housing Corporation Portfolio

Ontario Housing Corporation owns 84,500 subsidized units for qualified residents who pay rent based solely on income rather than the size or type of housing provided.

Family housing is for parent(s) with at least one dependent child under 18 years of age. Those attending learning institutions on a full-time basis are considered dependents even if they are over 18 years.

Senior citizen housing is for couples with at least one spouse aged 60 years or more, and for individuals aged 60 or more.

Physically-handicapped adults are also eligible to apply for subsidized housing, if they are able to live independently.

As well, developmentally-handicapped adults are eligible for subsidized housing. Such persons must be capable of independent living based on the assessment of a professional agency.

Tenants pay about 25 per cent of gross household income on rent. Day-to-day management of the rental units is the responsibility of 58 local housing authorities.

For information about your area, check the blue pages of your telephone directory for your local housing authority's listing.



Ministry
of
Housing
Ontario

Ministry Contacts for Program Information

**Convert-to-Rent
Municipal Housing Statement Program
Non-Profit Housing Program
Ontario Community Housing
Assistance Program**

For general information on the above programs, contact your nearest Ministry of Housing regional office listed below:

55 Hess St. South
Hamilton L8P 4R8

(416) 521-7500

If long distance, ask Operator for Zenith 20450

275 Dundas St., Suite 1101

London N6B 3L1

(519) 679-7110

If long distance, dial toll-free 1-800-265-4733

1150 Morrison Dr., 2nd floor

Ottawa K2H 8S9

(613) 820-8305

If long distance, dial toll-free 1-800-267-6108

**Ontario Home Renewal Program
Renterprise
Rent Supplement Program
Rural Housing Program
Senior Citizen Rural Housing Program**

1191 Lansing Ave.

Sudbury P3A 4C4

(705) 560-6350

If long distance, dial toll-free 1-800-461-1190

435 James St., South

Thunder Bay P7C 5G6

(807) 475-1465

If long distance, dial toll-free 1-800-465-5015

4950 Yonge St., 4th floor

Toronto M2N 6K1

(416) 225-1211

If long distance, ask Operator for Zenith 20450

**High-Rise Rehabilitation Program
Home Sharing
Low-Rise Rehabilitation Program
Municipal Building Profile Program
Portable Living Units for Seniors**

**Property Management Support Program
Seniors Co-ownership Demonstration Project
Seniors Retirement Communities Project
Starter Homes**

Further information on these programs can be obtained from the Ministry of Housing's Housing Conservation Unit, 777 Bay St., 2nd Floor, Toronto, Ontario M5G 2E5 or call (416) 585-6514.

For information on the Ministry's **Building Industry Strategy**, contact the Building Industry Secretariat, 777 Bay Street, 2nd Floor, Toronto, Ontario M5G 2E5 or call (416) 585-7418.

For information on the **Rent Review** system, please call your local rent review office.

Eastern Region

275 Ontario Street, Suite 100
Kingston K7K 2X5
(613) 548-6770

11 Simcoe Street North, 5th Fl.
Oshawa L1G 4R7
(416) 723-8135

10 Rideau Street, 3rd Fl.
Ottawa K1N 9J1
(613) 230-5114

139 George Street North
Peterborough K9J 3G6
(705) 743-9511

Central Region

East York
7 Overlea Boulevard, 6th Fl.
Toronto M4H 1A8
(416) 429-0664

Etobicoke and York
5233 Dundas Street West, 4th Fl.
Toronto M9B 1A6
(416) 236-2681

North York
45 Sheppard Avenue East, 5th Fl.
Willowdale M2N 5W9
(416) 224-7643

2100 Ellesmere Road, 3rd Fl.
Scarborough M1H 3B7
(416) 438-3452

56 Wellesley Street West, 8th Fl.
Toronto M7A 2J9
(416) 964-8281

1310 Dundas Street East, 2nd Fl.
Mississauga L4Y 2C1
(416) 270-3280

South-Western Region

114 Worsley Street, 5th Fl.
Barrie L4M 1M1
(705) 737-2111

25 Main Street West, 16th Fl.
Hamilton L8P 1H1
(416) 528-8701

30 Duke Street West, 4th Fl.
Kitchener N2H 3W5
(519) 579-5790

80 Dundas Street East, 1st Fl.
London N6A 2P3
(519) 673-1660

1131 Second Avenue East,
Suite 106
Owen Sound N4K 2J1
(519) 376-3202

43 Church Street, 6th Fl.
St. Catharines L2R 7E1
(416) 684-6562

99 Chatham Street East, 7th Fl.
P.O. Box 189, Station 'A'
Windsor N9A 6V6
(519) 253-3532

Northern Region

215 Oak Street East
North Bay P1B 8P8
(705) 476-1231

199 Larch Street, 5th Fl.
Sudbury P3E 5P9
(705) 675-4373

435 James Street South, 3rd Fl.
P.O. Box 5000, Station 'F'
Thunder Bay P7C 5G6
(807) 475-1595

273 Third Avenue, 2nd Fl.
Timmins P4N 1E2
(705) 264-9555

Regional Offices

Eastern Region	(416) 585-7522	South-Western Region	(416) 585-7525
Central Region	(416) 585-6462	Northern Region	(416) 585-7526

For further information, please contact the Ministry of Housing, Rent Review Division, 777 Bay St., 4th Floor, Toronto, M5G 2E5, or call toll-free long distance 1-800-387-9060.

For further information on Ontario's housing
programs, contact:
Ministry of Housing
Communications Branch
777 Bay Street, 17th Floor
Toronto, Ontario
M5G 2E5
(416) 585-7041



Ontario

Ministry
of
Housing

Hon. Alvin Curling, Minister

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